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09/942642  
08/31/01



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Yoshiya OKAMOTO, et al.

Application No.:

Group Art Unit:

Filed: August 31, 2001

Examiner:

For: METHOD OF INVITATION TO ALTERATION OF CONTRACT OF CASH LOAN FOR CONSUMPTION

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure provisions of 37 CFR §1.56, there is hereby provided certain information which the Examiner may consider material to the examination of the subject U.S. patent application. It is requested that the Examiner make this information of record if it is deemed material to the examination of the subject application.

1. Enclosures accompanying this Information Disclosure Statement are:
  - 1a.  Form PTO-1449.
  - 1b.  Copies of IDS citations.
  - 1c.  An English language copy of search report(s) from a counterpart foreign application or a PCT International Search Report.
  - 1d.  English language translation (complete or relevant portion(s)) attached to each non-English language publication.
  - 1e.  Explanations of Relevancy of References (ATTACHMENT 1(e), hereto) for providing a concise explanation of each non-English publication.
2.  In accordance with 37 CFR §1.98, a concise explanation of what is presently understood to be the relevance of each non-English language publication is
 

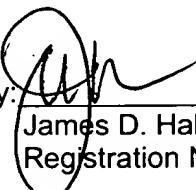
(Check appropriate Items 2a, 2b, 2c and/or 2d)

  - 2a.  satisfied because all non-English language publications were cited on the enclosed "English-language version of the search report or action which indicates the degree of relevance found by the foreign office". (See MPEP 609, Minimum Requirements for an Information Disclosure Statement, Part A(3): Concise Explanation of Relevance, pp. 600-100 to 600-101, Rev. 1, Feb. 2000.)
  - 2b.  set forth in the application.

- 2c.  satisfied because an English language translation (complete or relevant portion(s)) is attached to each non-English language publication.
- 2d.  enclosed as Attachment 1(e), hereto.
3. No admission is made that the information cited in this Statement is, or is considered to be, material to patentability nor a representation that a search has been made (other than search report(s) from a counterpart foreign application or a PCT International Search Report, if submitted herewith). 37 CFR §§1.97(g) and (h).

Respectfully submitted,

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FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICE

## LIST OF REFERENCES CITED BY APPLICANT

(Use several sheets if necessary)

ATTORNEY DOCKET NO.  
1095.1195

APPLICATION NO.

FIRST NAMED INVENTOR

Yoshiya OKAMOTO, et al.

FILING DATE

August 31, 2001

1095.1195  
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1095/942642  
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## U.S. PATENT DOCUMENTS

| EXAMINER INITIAL |    | DOCUMENT NO. | DATE | NAME | CLASS | SUB-CLASS | FILING DATE |
|------------------|----|--------------|------|------|-------|-----------|-------------|
|                  | AA |              |      |      |       |           |             |
|                  | AB |              |      |      |       |           |             |
|                  | AC |              |      |      |       |           |             |
|                  | AD |              |      |      |       |           |             |
|                  | AE |              |      |      |       |           |             |
|                  | AF |              |      |      |       |           |             |

## FOREIGN PATENT DOCUMENTS

|  |    | DOCUMENT NO. | DATE    | COUNTRY | CLASS | SUB-CLASS | TRANSLATION<br>YES    NO |
|--|----|--------------|---------|---------|-------|-----------|--------------------------|
|  | AG | 10149390A    | 6/2/98  | Japan   |       |           | Abst                     |
|  | AH | 11015873A    | 1/22/99 | Japan   |       |           | Abst                     |
|  | AI | 11102400A    | 4/13/99 | Japan   |       |           | Abst                     |
|  | AJ | 11250156A    | 9/17/99 | Japan   |       |           | Abst                     |
|  | AK |              |         |         |       |           |                          |
|  | AL |              |         |         |       |           |                          |

## OTHER REFERENCES (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

|  |    |  |
|--|----|--|
|  | AM |  |
|  | AN |  |
|  | AO |  |

|  |                 |
|--|-----------------|
| EXAMINER   | DATE CONSIDERED |
| EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. |                 |

## 様式A

P R I O R   A R T   I N F O R M A T I O N   L I S T

|               |             |
|---------------|-------------|
| Your case No. |             |
| Our case No.  | FUP-1086-US |

| Inventor, Patent Number,<br>Country, Author, Title, Name<br>of Document  | Publication<br>Date<br>(day/month/year) | Concise Explanation of the<br>Relevance<br>(indication of page, column,<br>line figure of the relevant<br>portion) |
|--|---|--|
| 1. Japanese patent<br>application laid-open<br>publication No.10149390 A | Publication date<br>(02/06/1998)        | Abstract is enclosed.  |
| 2. Japanese patent<br>application laid-open<br>publication No.11015873 A | Publication date<br>(22/01/1999)        | Abstract is enclosed   |
| 3. Japanese patent<br>application laid-open<br>publication No.11102400 A | Publication date<br>(13/04/1999)        | Abstract is enclosed   |
| 4. Japanese patent<br>application laid-open<br>publication No.11250156 A | Publication date<br>(17/09/1999)        | Abstract is enclosed   |